

Information to identify the case:

Debtor 1	<u>Willie Simmons Jr</u>	Social Security number or ITIN	xxx-xx-0449
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Monique Simmons</u>	Social Security number or ITIN	xxx-xx-4935
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-33794-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Willie Simmons Jr

Monique Simmons

3/2/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Willie Simmons, Jr
 Monique Simmons
 Debtors

Case No. 17-33794-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Mar 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2018.

db/jdb	+Willie Simmons, Jr, Monique Simmons, 391 S Genista Avenue, Galloway, NJ 08205-6715
517195273	+Josef and Alissa Pearson, 830 N Virginia Avenue, Atlantic City, NJ 08401-8145
517195274	+KML Law Group, PC, 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812
517195275	+NJ Family Support Center, P.O. Box 4880, Trenton, NJ 08650-4880
517198436	+Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517296497	Razor Capital, LLC, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
517195276	+Shanda Goff, C/O NJ Family Support, P.O. Box 4880, Trenton, NJ 08650-4880
517195277	+State Of New Jersey, P.O. Box 222, Trenton, NJ 08646-0222

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Mar 02 2018 23:34:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 02 2018 23:34:12 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517195268	+EDI: BANKAMER.COM Mar 03 2018 03:58:00 Bank of America Home Loans, P.O. Box 31785, Tampa, FL 33631-3785
517195269	+EDI: PHINGENESIS Mar 03 2018 03:58:00 Bankcard Services, P O Box 4477, Beaverton, OR 97076-4401
517195270	EDI: CAPITALONE.COM Mar 03 2018 03:58:00 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
517195271	+E-mail/Text: DANA@EARTHTECH.BIZ Mar 02 2018 23:35:34 Earthtech Contracting, 2101 Dennisville Petersburg Rd, Woodbine, NJ 08270-2435
517195272	EDI: IRS.COM Mar 03 2018 03:58:00 Internal Revenue Service, 955 S. Springfield Ave., Springfield, NJ 07081
517195278	+E-mail/Text: asobczyk@transportfunding.com Mar 02 2018 23:34:09 Transport Funding, 8717 W 110th Street, Suite 700, Overland Park, KS 66210-2127
517195279	+EDI: WFFC.COM Mar 03 2018 03:58:00 Wells Fargo Dealer Services, ATTN: Correspondence - MAC T9017-026, P.O. Box 168048, Irving, TX 75016-8048
	TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2018 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST, SERIES 2005-A, ASSET BACKED PASS-THROUGH CERTIFICATES dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,	jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net
Rebecca Ann Solarz	on behalf of Creditor	DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST, SERIES 2005-A, ASSET BACKED PASS-THROUGH CERTIFICATES rsolarz@kmlawgroup.com
Thomas E. Dowey	on behalf of Joint Debtor	Monique Simmons tdesquire@hotmail.com
Thomas E. Dowey	on behalf of Debtor	Willie Simmons, Jr tdesquire@hotmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 6